

State level Bankers Committee, Chhattisgarh

Minutes of the 95th & 96th quarterly SLBC meeting for the quarter ended June 2024 & September 2024 held on January 16, 2025

The 95th & 96th SLBC quarterly meeting of State Level Bankers Committee (SLBC) Chhattisgarh, for the quarter ended June and September 2024, was held on January 16th, 2025 at Convention Hall, Circuit House, Civil Lines Raipur under the Chairmanship of Honourable Minister of Finance, Government of Chhattisgarh, Shri O.P.Choudhary and Shri Surender Rana, Deputy Managing Director, State Bank of India was the Special Guest.

The meeting was attended by Shri Manoj Kumar Pingua, Additional Chief Secretary, Govt. of Chhattisgarh; Smt. Niharika Barik, Principal Secretary, Panchayat & Rural Development, Govt. of Chhattisgarh; Shri Sonmoni Borah, Principal Secretary, Department of Tribal & Scheduled Caste; Shri Mukesh Kumar Bansal, Secretary, Finance Department. Govt. of Chhattisgarh; Smt. Shital Shashwat Verma, IRS, Director, Directorate of Institutional Finance, Govt. of Chhattisgarh; Smt. Reeny Ajith, Regional Director RBI, Raipur; Shri Gyanendra Mani, CGM, NABARD and Shri Chander Shekhar Sharma, Chief General Manager, SBI.

The meeting was also attended by Smt. Shahla Nigar, Agriculture Production Commissioner & Secretary, Agriculture Development and Farmer Welfare and Bio-Technology, Govt of Chhattisgarh; Shri Rajat Kumar, Secretary, Commerce & Industry, Govt of Chhattisgarh; Shri Ankit Anand, Secretary, Planning, Economics and Statistics, Govt of CG; Shri S. Bharathi Dasan, Secretary, Skill Development , Technical Education & Employment, Govt of CG along with senior level officials & HODs of Govt Departments of Chhattisgarh. Shri Manoj Kumar, General Manager & SLBC Convener, State Bank of India, Bhopal Circle; Shri Rakesh Kumar Sinha, DGM (B&O), SBI, Raipur; and senior officials of member banks and LDMS also attended the meeting. The list of participants is attached as **Annexure –A**.

2. At the outset, the Chief General Manager, SBI, Shri Chander Shekhar Sharma welcomed the Chairperson of the meeting, Hon'ble Minister of Finance, Government of Chhattisgarh (GoCG), Shri O.P. Choudhary and expressed his sincere thanks for accepting the invitation and giving his valuable time from his packed schedule to Chair the meeting. He also greeted all the senior Secretaries, GoCG; Regional Director, RBI; CGM (NABARD); HODs of GoCG; senior officials from member banks & LDMS present in the meeting. He expressed that it's a great achievement for the SLBC, C.G. that the Minister of Finance, GoCG, is chairing the meeting for the first time.

While welcoming the participants, CGM, SBI in his opening remarks highlighted the performance of SLBC, Chhattisgarh and congratulated SLBC C.G. for winning “Visionary Leadership Award” for achieving 103% of the target in Atal Pension Yojana (APY) along with winning Chief Minister “Praise Award” for extraordinary efforts under PM-SvaNidhi Yojana. Further, he appreciated the efforts of all the member Banks & Lead District Managers for their contribution in the performance of SLBC, C.G. in the State. In his opening remarks, he also thanked the State Government for their support and for providing a good business environment that enabled bankers to perform well during the FY 2023-24. He highlighted the performance of State in deposits and advances, Annual Credit Plan (ACP) achievement, Credit/Deposit (CD) ratio, saturation campaign of Pradhan Mantri Jeevan Jyoti Beema Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY), and commitment of member banks towards the financial development of the State.

He concluded his opening remarks by assuring the house that LDMs and the member banks will outperform their performance in this FY to boost the economy of the State as well as extend their support for smooth implementation of various campaigns led by Government of India / Govt. of Chhattisgarh. He also assured the house regarding opening of Rural Self-Employment Training Institutes (RSETIs) in remaining 14 districts, opening of “Brick & Mortar” branch, expansion of branch network in Left-Wing Extremism (LWE) areas and opening of Financial Literacy Centres (FLCs) at the un-covered locations will be accorded the most priority.

3. Address by Chair Person: Honourable Finance Minister, Govt of Chhattisgarh-Shri O.P.Choudhary

Setting the context of the meeting, Honourable Finance Minister, GoCG highlighted that SLBC is an apex inter-institutional forum to create adequate coordination machinery in all States, on a uniform basis for development of the State. State Level Bankers' Committee, set-up as per the Lead Bank Scheme of the Reserve Bank of India, is the highest body of bankers in the State and thanked SLBC Chhattisgarh for inviting him to Chair the 95th & 96th SLBC quarterly meeting. He expressed that Hon'ble Chief Minister of Chhattisgarh has also shown his interest in attending the SLBC meetings in the future and Hon'ble CM is focused on expanding banking facilities for the people of the State. Further, Hon'ble FM drew attention of the house to the book 'India @100 : Envisioning Tomorrow's Economic Powerhouse' written by Former Chief Economic Advisor to Government of India, Shri Krishnamurthy Venkata Subramanian. He lauded the banks having played an important role in making Chhattisgarh's economy dynamic but also said that there is still a lot of scope to be covered.

He stressed that Chhattisgarh has to play a major role in the Viksit Bharat Abhiyan of Hon'ble Prime Minister to boost the economy of the State.

Further in his address, he opined that banks need to win the confidence of the entrepreneurs. Banks have to make the products-suitable for contemporary needs and process-hassle free for entrepreneurs for scaling up their business which will have a positive impact on the industrial growth of the State.

Highlighting the CD ratio of the State, the Hon'ble FM appreciated the Banks in Chhattisgarh for achieving the CD ratio equivalent to national average. Further, he urged banks to focus on improving CD ratio in LWE districts and expansion of bank branch network in LWE areas. He also announced that banks which will open "Brick & Mortar" branch in LWE areas will be provided full support from State Government. He suggested that the hard work of the bankers may also be recognized by State Government through awards. He also added that the banks which are falling short of the various parameters in financial inclusion and development such as CD ratio, priority sector lending, less branches in rural areas, low performance in Government schemes etc. need to improve their performance.

In his detailed deliberations with all the participants, Hon'ble Finance Minister, GoCG advised the following main points: -

- i. Pvt. Sector Banks need to focus on Priority sector Lending, Govt sponsored scheme financing, Prime Minister Formalization of Micro Food Processing Enterprises Scheme (PMFME) loans and loans under PM Suryaghar Muft Bijli Yojana scheme.
- ii. Banks were urged to also address regional imbalances in CD ratio, opening of branches and priority sector lending etc.
- iii. All banks need to focus on fast disposal of cases of Govt. Sponsored Schemes (GSS) loans. Disbursement of loans should be prompt without keeping it pending for disbursal till FY end.
- iv. Banks should provide quick loans to young and growing entrepreneurs and should focus on credit to Start Ups.

- v. Since NPA percentage in Self Help Group (SHG) loans are very low, so Banks should improve in SHG financing.
- vi. All pending RSETI need to be opened within 6 months as they play a vital role in skill development resulting in employment generation.
- vii. Financial literacy to be improved in LWE Districts as well as cyber security awareness need to be increased in rural populations.
- viii. Loans may be granted to build homestay in the backward areas to grow the tourism and thus boost up the economy of those areas.
- ix. Banks should appoint FLCs in all pending districts and arrange for more financial literacy camps in the thrust areas.
- x. Banks should provide loans to PM Awaas beneficiaries to build bigger houses.
- xi. All Banks should provide PMFME loans.
- xii. DLCC meetings should be conducted regularly at laid down frequency, i.e. every quarter.
- xiii. Banks should focus on KCC saturation, all PM-Kisan Samman beneficiaries are to be brought under KCC coverage.
- xiv. Banks should use their CSR funds in gap funding that is where Govt subsidy or support is not sufficient to meet the financial needs, like financing of sportspersons etc.
- xv. HFM urged to give more KCC credit to the famers especially extending the coverage to Horticulture, Fisheries and Animal Husbandry. Hon'ble FM also urged to give access of the portal at least to Secretary level officers in State Government for accessing/viewing the live/updated data of KCC.

- xvi. All the banks were requested to open their Regional/Zonal Offices in the State and were urged to consider opening in New Raipur region given the plethora of opportunities/resources present here being a greenfield project.
- xvii. Hon'ble FM informed that efforts are being made to open new Debt Recovery Tribunal at Raipur as bankers face difficulty in going to DRT which is presently located at Jabalpur.

Address by Other Dignitaries

4. Smt. Reeny Ajith, Regional Director, RBI expressed that RBI, Raipur feels grateful for the august presence of the Minister of Finance, GoCG for this SLBC quarterly meeting, who is having a vast experience in administration. She stated that under his guidance, Chhattisgarh State would reach greater heights in the economic development. Further, she highlighted that Credit to Deposit (CD) ratio of the State has increased from 65.75% as of March 31, 2022 to 80.56% as on September 30, 2024 during the last three years. She lauded the efforts of LDMs which aided the banks in increasing CD ratio of the State to 80.56% as at the end of September 2024 QE which was an improvement of 15% in the last three years. She informed the house that merely 22% of total advances in the state flow in MSME sector as on September 30, 2024 and there is a further need to nurture this sector considering its huge potential in this mineral rich State. Banks in the State have complied with the share of advances in Priority Sector Area benchmark of 40%, as it was at 50.74% of the total advances as on September 30, 2024. Considering the high potential of the State in Export, Social Infrastructure and Renewable Energy sectors, banks need to increase credit disbursement towards all these sectors of the economy for inclusive growth. RD, RBI in her address informed the house that a pilot project was initiated by RBI Raipur in Balod district to ensure financial literacy for the members of SHGs. Under the project, through FL camps in all 421 Gram Panchayats conducted by banks and other stakeholders, 5,874 SHGs with approx. 60,000 members benefitted. Further, she informed that this mission is extended to Kanker and Kabeerdham districts. RD, RBI appreciated the immense support of Department of Education, GoCG for successful completion of RBI90Quiz which was initiated by RBI, Raipur as part of RBI's 90th anniversary. 3,402 college teams participated from Chhattisgarh. RD, RBI desired that Agriculture Department, GoCG revisits the recommendation to adopt the Model Land Leasing Act, based on the NITI Aayog's proposal or Andhra Pradesh's Act, to benefit the cultivators.

Some of the major concerns/issues raised were as follows. The convener bank needs to conduct the SLBC meetings within the stipulated time. All the sub-committee meetings are also to be conducted timely. Establishment of RSETI in remaining 14 districts by Lead banks should be on top priority. The Lead banks must expedite appointments of Financial Literacy Counselors in the remaining districts. SBI should expedite appointments of FLCs in the remaining 14 of the allotted 20 districts at the earliest. Chhattisgarh state has 16,238 inactive Business Correspondents (BCs), which constitute 27.20% of deployed BCs. Banks may ensure to take steps to activate their inactive BCs. Regarding KYC and re-KYC issues banks are advised to segregate scholarship and DBT accounts in CBS and adopt an empathetic approach toward activating DBT accounts for the underprivileged. The EDDPE program aims to achieve 100% digital coverage across all districts. Under this program, banks need to focus now on districts with over 95% coverage to achieve 100% digital coverage by March 2025.

5. Dr. Gyanendra Mani, CGM, NABARD in his address highlighted the importance of credit planning which starts with the State Credit Seminar by preparing State Focus Paper which is compiled out of Potential Linked Credit Plans assessing Priority Sector Lending for 33 districts of the State. CGM said that the State Focus Paper becomes the target for the banks towards Priority Sector Lending. CGM praised the PSL achievement, as 60 % of the revised PSL targets were already achieved by September 2024 quarter. CGM said that, during the review meeting of cooperative sector of Chhattisgarh State by Shri Amit Shah, Hon'ble Cooperation Minister, GoI on 25 August 2024, Hon'ble Cooperation Minister suggested to provide two dairy animals to every tribal family under tripartite agreement among farmers, State Cooperative Banks/ District Co-operative Central Bank (StCBs/DCCBs) and milk societies. Accordingly, Dairy and Fishery clusters can be developed in Chhattisgarh and to this end funds with credit guarantee facility like Animal Husbandry Infrastructure Development Fund (AHIDF) and Fisheries and Aquaculture Infrastructure Development Fund (FIDF) can be availed. Special impetus should be made for increasing KCC saturation in Fisheries and Animal Husbandry. In addition, CGM also insisted SLBC to make available granular data for Agri and Allied sector and reduce mismatch in data that is reported by LDMS at district level with the data reported by SLBC at State level. CGM informed that it is an ambitious programme of Govt of India to promote oil seeds and pulses clusters, credit flow should be increased towards developing these clusters in the State. For this purpose, KCC loans beyond Kharif crops may also be extended to farmers in the State. CGM informed that computerization of Primary Agricultural Credit Societies (PACS) is a flagship program of Govt

of India and is delighted to mention that Chhattisgarh is one of the front runners in computerization of PACS and formation of Multi-purpose (PACS) in the country and thankful for the support provided by State Cooperatives Department and the State Cooperative Bank. To promote financial literacy, NABARD has disbursed Rs 23 crores towards financial literacy and banking technology over the past five years for activities like financial and digital literacy camps, mPoS, micro-ATMs, CAPEX support to RSETIs, green PIN and VSAT deployment, etc. CGM urged banks and stakeholders to avail the benefits of the grant support available with NABARD under Financial inclusion and banking technology. CGM further stressed upon GI potential of the State and informed the house that so far, seven GI products have been registered and during last year 12 GI products were sanctioned by NABARD to IGKV for registration. He requested Banks and State Government to mobilize more GI proposals. CGM highlighted that Rural Infrastructure Development Fund (RIDF) is the cheapest available fund and informed that the fund focuses on Rural Infrastructure Development and caters to 39 activities for rural upliftment covering agriculture and related sectors, rural connectivity, and social Sector. CGM impressed upon the implementing agencies to utilize the benefits of RIDF and to submit the claims to NABARD before lapse of the borrowing power. CGM said that RIDF also improves CD ratio of the State apart from developing rural infrastructure. Also, CGM urged to conduct all the meetings of SLBC and its sub committees in a timely manner.

6. Smt. Niharika Barik, Principal Secretary, Panchayat & Rural Development, GoCG in her address praised the PSL achievement status of September 2024 quarter as 60 % of the revised PSL targets were already achieved. But she advised banks to further improve the Priority Sector Lending. She pointed that only 18 banks have sanctioned loans under National Rural Livelihood Mission (NRLM) scheme and the corpus of loan is very low. Further, she advised specifically Private Sector banks to extend credit under NRLM and advance big ticket size loans. Regarding establishment of RSETIs in the remaining 14 districts, she urged Lead banks to open RSETIs in these districts on rented premises till the land is made available.

7. Shri Manoj Kumar Pingua, Additional Chief Secretary, GoCG in his address advised banks to improve weaker section advances. He also advised that bankers should take initiative to reduce the cases of cyber frauds. Banks need to disseminate cyber literacy in all areas including LWE areas to control the cases of cyber frauds.

8. Shri Sonmoni Borah, Principal Secretary, Department of Tribal & Scheduled Caste, GoCG in his address insisted that loans to SC & ST category need to be improved and it should be proportionate to the percentage of population of SC/ST categories in the State. He also

urged that more granular data such as credit dissemination to backward regions and weaker sections may be collected so as to conduct a meaningful analysis.

Discussions/Action Points of the meeting

9. The minutes of the 92nd, 93rd, & 94th SLBC quarterly meeting for quarter ended September, December & March 2024 held on July 30, 2024, were circulated to stakeholders on August 21, 2024 and as no modifications were suggested by the stakeholders, the Committee confirmed the same.

10. Shri. Rakesh Kumar Sinha, DGM (B & O), Raipur made a brief presentation to the house highlighting the major agendas of the SLBC meeting during which detailed discussions were made on several points. Following action points emanated from the discussions of 95th & 96th SLBC quarterly meeting which are placed below:-

Agenda	Action Point
3	<p>Minutes of SLBC Sub-committee –</p> <p>The SLBC Sub-Committee meetings are required to be conducted regularly. The SLBC Sub-committee meetings of Agriculture for June & September 2024 quarter have not been conducted till now. The Chairperson advised convener of subcommittee of Agriculture, NABARD, to conduct the meetings at the earliest. The Chair instructed that a login ID and password be made available to the Secretary in Charge of the Departments which are members of SLBC, so that they can view progress of their concerned schemes on KCC related portal.</p> <p style="text-align: right;">Action: SLBC, NABARD</p>
4	<p>Opening of Banking outlets in unbanked villages as per 5 km criteria –</p> <p>As per Government of India's instructions, Banking outlets are to be opened in unbanked villages within 5 Km radius. 35 villages are yet to be covered as on 30.09.2024. (Source: DFS, GoI, GIS Mapping). The Chair reviewed bank wise position. The Chair advised banks for coverage of these villages where network connectivity is not an issue and explore the possibility of providing offline banking where connectivity is an issue.</p> <p style="text-align: right;">Action: SLBC and All Allotted Banks</p>

5 & 6	<p>Banking Infrastructure in Chhattisgarh –</p> <p>Banking Sector plays a vital role in the economic development of the Country/State and banking services should reach every person. Shri O.P Choudhary, MoF, GoCG emphasized on opening of “Brick & Mortar” branches in LWE areas & CAPF Camp area. He reiterated that banking services should reach to the rural population of the State and banks should primarily focus on opening of branches in rural areas. Data regarding unbanked Gram Panchayats(GPs), as per PM Gatishakti portal, was presented and it was brought to the notice of the house that 19 GPs of Bastar & Surguja Division need bank branches to cater to area in the first phase. It was advised that member banks should open bank branches in these 19 unbanked GPs.</p> <p style="text-align: right;">Action: All Banks</p> <p>Business Correspondents (BCs)/Common Service Providers (CSPs) are the extended arms to bank to cater various banking services to the people in the absence of bank branches/ATMs and there should be sufficient BCs/CSPs to cater the banking services to all the habitants residing in the district. However, it was commented by RD, RBI that there are a substantial number of inactive BCs/CSPs in the banks. She stressed to activate the inactive BCs along with exploring the possibility of increasing monthly income of BCs so that they can perform better.</p> <p>Action: SBI, PNB, BOI, HDFC, AXIS, Canara & FINO Payments Bank.</p>
7	<p>Credit Deposit Ratio –</p> <p>The house was informed that only 9 banks & 2 district were having CD ratio below 60% & 40% respectively as on 30.09.2024The chair advised all these 9 Banks viz. Apex Bank, Punjab & Sindh Bank, Central Bank of India, Union Bank of India, South Indian Bank, Karur Vysa Bank, Equitas Small Finance Bank, Ujjivan Small Finance Bank and CRGBto achieve the benchmark level of 60%. Further, he advised LDMs of 13 districts to achieve 60% in the CD ratio.</p> <p>Action: All above mentioned Banks & LDMs having CD ratio less than 60%</p>

8	<p>Review of Credit Disbursement By Banks as on 30.09.2024 –</p> <p>The credit disbursement by banks in Other Priority sectors Viz. Export Credit, Social Infrastructure & Renewable Energy was very low against the target. As there is a high potential in Export, Social Infrastructure and Renewable energy, RD, RBI advised banks to improve the credit in these sectors as they constitute the part of Priority Sector Lending.</p> <p style="text-align: right;">Action: All Banks</p>
9	<p>Priority Sector Advances –</p> <p>The ratio of Priority Sector Advances to total Advances was reviewed by the house and it was 50.74% which was above the benchmark of 40%. The committee was informed that only four major banks viz. State Bank of India, Indian Bank, Punjab National Bank and IDBI Bank were below the benchmark of 40%. It was also informed that three banks namely IndusInd Bank, Federal Bank & IDBI Bank Ltd. have shown Q-o-Q decline in Priority Sector Advances.</p> <p>The Chair advised all low performing major Banks to make concerted efforts to increase their ratio of Priority Sector advances to total advances to achieve the benchmark of 40%. Further, he advised IndusInd Bank, Federal Bank & IDBI Bank Ltd. to ensure positive Q-o-Q growth in coming quarter. SBI committed to achieve 36% by March 2025.</p> <p style="text-align: right;">Action: All aforementioned low performing Banks.</p>
9(a) & 9(b)	<p>Flow of credit for affordable Housing & Education Loan –</p> <p>While reviewing housing loan, Shri O.P Choudhary, MoF, GoCG commented that the housing loan portfolio in Priority Sector Advances is very low. He stressed upon that banks should consider providing additional loans for Pradhan Mantri Awaas Yojana so that the size of the dwellings are better and banks should popularize the scheme by displaying banners, posters in their branches.</p> <p style="text-align: right;">Action: All Banks</p>

10	<p>Agricultural Advances –</p> <p>The ratio of agricultural advances to total advances was reviewed by the house and it was 18.08% which was above the benchmark of 18%. The committee was informed that five major PSUs banks Viz. State Bank of India, Canara Bank, Punjab National Bank, Union Bank of India, and UCO Bank were below the benchmark of 18%. It was also informed that five major PVTs banks namely HDFC Bank, ICICI Bank, IDBI Bank, Kotak Mahindra Bank & Bandhan Bank were below the benchmark of 18%.</p> <p>The Chair advised all low performing major Banks to make concerted efforts to increase their ratio of agricultural advances to total advances to achieve the benchmark of 18%.</p> <p style="text-align: center;">Action: All aforementioned low performing Banks</p>
10(a)	<p>Prime Minister Formalization of Micro Food Processing Enterprises Scheme (PMFME) –</p> <p>Under Prime minister formalization of Micro food Processing Enterprises Scheme (PMFME), as on 30.09.2024, out of 813 cases forwarded, banks have sanctioned only 134 cases against the target of 2000 and rejected 348 cases while 331 cases were pending. Only 14 banks have sanctioned loans under PMFME wherein PSUs, HDFC Bank Ltd. & CRGB have sanctioned most of the cases.</p> <p>It was observed that there was high percentage of rejection of applications under PMFME. RD, RBI advised that banks should convey in writing, the main reason/reasons which, in the opinion of the bank, have led to rejection of the loan applications. In case of any concerns against a bank, State Department may collate such concerns against the bank and share with RBI, Raipur.</p> <p>Shri Rajat Kumar, Secretary, Commerce & Industry, GoCG also commented on high rejection of cases under PMFME. Banks should introspect about high rate of rejection of PMFME application. He stated that understanding of Banks in security/collateral is not clear and rejections are on the ground of demand of security/collateral being made by banks. A SOP has been devised by MOFPI, Gol for smooth implementation of the scheme and it should be circulated</p>

	<p>among banks to have better understanding of the scheme. In this regard, Shri Surender Rana, DMD, SBI assured the house that SLBC, C.G. will circulate SOP to all stakeholders so that unnecessary rejections of PMFME loans on grounds of unavailable collateral security will be avoided and also opined that rejection of applications for unwanted reasons will be reduced in future. The chairperson instructed all the banks to improve their lending under PMFME scheme and go through the SOP of the scheme to have better understanding of the scheme so that rejection rate would be minimal.</p> <p style="text-align: right;">Action: SLBC & All Banks</p>
10(b)	<p>Agriculture Infrastructure Fund (AIF) –</p> <p>Under Agriculture Infrastructure Fund (AIF), out of 2273 cases forwarded, banks have sanctioned 1478 applications and rejected 508 cases whereas 206 cases were pending as on November 30, 2024. It was observed that only 19 banks have sanctioned loans under AIF wherein SBI, BOB, BOI, PNB, HDFC Bank & CRGB have sanctioned most of the cases. ICICI, INDUSIND Bank, RBL Bank, YES Bank & AU SFB have not sanctioned any loan under Agriculture Infrastructure Fund against applications received. The Chairperson instructed to provide reasons for not sanctioning loans under AIF.</p> <p style="text-align: right;">Action: ICICI, INDUSIND, RBL, YES BANK and AU SFB Bank</p>
10(c)	<p>KCC to Animal Husbandry, Dairy & Fisheries Farmers –</p> <p>The committee reviewed the progress of KCC to Animal Husbandry, Dairy & Fisheries Farmers and it was observed that there was high percentage of rejection of applications under KCC to Animal Husbandry, Dairy & Fisheries farmers. It was also pointed that only PSUs have sanctioned loans and there was no participation of Private Sector Banks in sanctioning of KCC to AH, Dairy & Fisheries farmers. The Chairperson advised private sector banks to lend KCC to AH, Dairy & Fisheries Farmers. Smt. Shahla Nigar, Secretary & APC, GoCG emphasized on the high rejection of KCC to AH & Fisheries applications and instructed all Banks/LDMs not to reject the KCC applications merely on flimsy grounds. She reiterated to follow the SOP/extant guidelines issued by</p>

	<p>Gol. She advised banks to lend more KCC to AH, Dairy & Fisheries farmers and informed the house that Gol has increased the limit from 1.60 lakhs to 2.00 lakhs where collateral is not required. Banks need to provide KCC to “Van Patta Holders” as well as cover all the farmers of PM-Kisan Samman Nidhi by providing KCC to them. With the high potential of the State in horticulture crops, banks need to focus on financing big ticket size projects of horticulture also. She stressed upon financing of KCC for Rabi crops, for production of Oil seeds and pulses. Financing to millets are also low in the State but State has a great scope of financing millet crops. She also commented that banks need to sensitize branches to educate loanee farmers to register under Pradhan Mantri Fasal Bima Yojana.</p> <p style="text-align: right;">Action: All Banks</p>
11(b)	<p>Pradhan Mantri Surya Ghar Muft Bijli Yojana (PMSGMBY) –</p> <p>Under Pradhan Manti Surya Ghar Muft Bijli Yojana, out of 285 applications received, banks have sanctioned 145 applications and rejected 53 cases whereas 87 cases were pending as on November 30, 2024. It was brought to notice of the house that only PSUs banks viz. SBI, PNB, BOB, Canara Bank & Indian Bank, have sanctioned maximum loans under PMSGBY. Private sector Banks viz. ICICI, HDFC, AXIS, Kotak Mahindra Bank, INDUSIND Bank, IDBI Bank, RBL Bank & YES Bank have not sanctioned any loan under PMSGBY. The Chairperson instructed to all and especially Private Sector Banks to extend credit in PMSGMBY.</p> <p style="text-align: right;">Action: All Banks</p>
12	<p>Advances To Weaker sections –</p> <p>The ratio of weaker section advances to total advances stood at 14.74% as on September 30, 2024 vis-à-vis 13.22% as on September 30, 2023, higher than the prescribed target of 12% of ANBC. It was observed that 18 banks were below the benchmark level of 12% under sub target for ratio of Weaker Section to Total Advances. The Chair instructed these banks to improve their performance.</p> <p style="text-align: right;">Action: All Banks having advances to Weaker section below the benchmark of 12%.</p>

14	<p>Cases under SARFAESI:</p> <p>As per Section 14 of the SARFAESI Act, banks require support from District Magistrates for attachment of property and quick enforcement of the Act. Huge applications are pending for DM permission and assistance for taking physical possession of charged assets under the Act. It is reported that 919 numbers of applications involving Rs. 528.74 Cr of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates.</p> <p>Hon'ble FM, GoCG requested banks to provide list of pending RRC and SARFAESI cases to Collectors/DM. He assured that the District Administration will provide all necessary support to the banks in recovery process.</p> <p style="text-align: right;">Action: All LDMs & Banks</p>
16	<p>Review of Social Security Scheme –</p> <p>The data of PMJJBY, PMSBY & APY was presented to the house. It was observed by the house that PSBs & RRBs has more coverage of accounts in PMJJBY, PMSBY & APY as compared to Private Sector Banks. The Chairperson advised the following while reviewing:</p> <ol style="list-style-type: none"> i. All banks should display the benefits of the total security scheme in their premises and proximity. ii. Special focus on social security scheme in Niyad Nellanar villages should be ensured by respective LDMs. iii. Private Sector Banks specifically HDFC, ICICI, AXIS, Bandhan Bank, Federal Bank, Karnataka Bank, IDBI Bank, Yes Bank, RBL Bank and IDFC Bank have been advised to improve the coverage of social security scheme. <p style="text-align: right;">Action: Private Sector Banks & Niyad Nellanar Villages LDMs</p>

21	<p>Establishment of RSETIs in Remaining 14 Districts –</p> <p>RSETI plays an important role in training and credit linkage of rural population. With the recent operationalization of RSETI in Balrampur, total number of RSETIs has increased to 19. Still 14 districts in the State lack these crucial institutes. The Chairperson Hon'ble FM, GoCG; the Regional Director, RBI & the Principal Secretary, Panchayat & Rural Development, GoCG instructed lead banks to expedite opening of RSETIs in the remaining 14 districts.</p> <p style="text-align: center;">Action: SLBC, concerned LDMs and Lead Banks</p>
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11. After brief presentation of the agenda points, Shri Surender Rana, DMD, SBI addressed the house. At the outset, he thanked the Chair, Shri O.P Choudhary, Hon'ble FM, GoCG for the Chairmanship of 95th & 96th SLBC meeting. He also conveyed his gratitude to Hon'ble Finance Secretary, Shri Mukesh Kumar Bansal for inviting him to the meeting and expressed his belief that the State will achieve greater heights under the able leadership of Hon'ble Finance Minister, GoCG and Hon'ble Finance Secretary, GoCG.

He assured the Chair that banks will prioritize the issues/ concerns raised during deliberation of the meeting. Opening of RSETIs, appointment of FLCs will be given priority by Lead banks. CD ratio in LWE districts will be gradually improved in due course. He urged Private Sector banks to focus on financing Priority sector advances as well as on disbursing Government Sponsored Loans. He also advised banks to promote Swayam Siddha like loans for financing SHG members with loan upto 5 lakhs. During his address he informed the Chair that SBI is focusing on SME digital loans up to 5 crores to provide quick loans to entrepreneurs in the state. He concluded his address by expressing his commitment on behalf of member banks that issues raised in the meeting will be addressed by the member banks for the benefit of banks and development of state.

12. The meeting was concluded with a vote of thanks to the Chair and to all the dignitaries present in the meeting by the Director, DIF, GoCG. She conveyed her gratitude to Hon'ble Finance Minister, GoCG for attending the meeting by taking the time out of his busy schedule and enlightening the members with his thoughts/vision and encouraging the bankers to contribute toward strengthening the economy of the State. She assured the chair that the points on Priority Sector Lending, specially KCC Horticulture, Fisheries, Animal Husbandry, Housing

loans, performance of banks w.r.t RBI's benchmark and achievements in Government schemes for empanelment for State Government deposits, financial literacy camps and training sessions of Cyber Security were noted and shall be followed up.

She conveyed vote of thanks to all participants for their valuable time, suggestions and inputs and also for attending the SLBC quarterly meeting. She appreciated SLBC for organizing SLBC meeting in a grand way.

ANNEXURE – A**List of Participants**

Sl. No	Participants	Designation
	Govt.Department	
1	Shri O.P. Choudhary	Minister of Finance, GoCG
2	Shri Manoj Kumar Pingua	Additional Chief Secretary, GoCG
3	Shri Sonmoni Borah	Principal Secretary, Department of Tribal & Scheduled Caste, GoCG
4	Smt. Niharika Barik	Principal Secretary, P&RD and Development Commissioner, GoCG.
5	Shri Mukesh Kumar Bansal	Secretary (Finance), GoCG
6	Shri Rajat Kumar	Secretary, Commerce & Industry, GoCG
7	Shri Ankit Anand	Secretary, Planning, Economics and Statistics, GoCG
8	Shri S. Bharathi Dasan	Secretary, Skill Development, Technical Education & Employment, GoCG
9	Smt. Shahla Nigar	Agriculture Production Commissioner & Secretary, Agriculture Development and Farmer Welfare and Bio-Technology, GoCG
10	Smt. Shital Shashwat Verma	Director, Directorate of Institutional Finance, GoCG.
11	Smt. Jayshree Jain	Mission Director, SRLM
12	Shri Chandan Kumar	Special Secretary (Finance)
13	Shri Ankit Kumar Modi	Addl. Director, Directorate of Institutional Finance, GoCG.
14	Shri R. L. Dhurandhar	Joint Director, Agriculture
15	Shri N. S. Nag	Director, Fisheries
16	Shri Pankaj Kumar Agrawal	Dy. Director, CG Khadi & GramodyogVibhag
17	Dr. K.K. Dhruw	Addl. Director, Veterinary Department

18	Shri M.L. Agrawal	Addl. Director, Technical Education
19	Shri S. K. Sori	Assistant Director, Agriculture
20	Shri Anup Shrivastava	Assistant Director, Khadi and Village commission
21	SmtAshri Mishra	Joint CEO, CHIPS
22	Dr Naveen Sharma	AGM, C.G. Antyavasi V .V . Nigam
23	Shri Sunil Agrahari	Dy. CEO, SUDA
24	Shri Subhas Ranjan Barik	SMM (NULM), SUDA
Reserve Bank of India		
25	Smt. Reeny Ajith	Regional Director, RBI, Raipur
26	Shri Mohan Rawat	General Manager, RBI, Raipur
27	Shri Deepesh Tiwari	Assistant General Manager, RBI, Raipur
28	Shri. P. Gopinath	Manager, RBI, Raipur
29	Shri Digvijay Rout	Manager, RBI, Raipur
NABARD		
30	Shri. Gyanendra Mani	Chief General Manager, NABARD, Raipur
31	Shri. Brajendra Kumar Samantray	Assistant General Manager, NABARD, Raipur
32	Shri. Devesh Kumar Singh	Assistant Manager, NABARD, Raipur
State Level Banker's Committee (SLBC), Chhattisgarh		
33	Shri Surender Rana	Dy. Managing Director, SBI
34	Shri Chander Shekhar Sharma	Chief General Manager, SBI, Bhopal Circle
35	Shri Manoj Kumar	General Manager & Convener, SLBC, C.G
36	Shri. Rakesh Kumar Sinha	Deputy General Manager (B & O), SBI
37	Shri. Manoj Kumar Singh	Assistant General Manager, SLBC, C.G
38	Shri. Bibhuti Prasad Padhi	Chief Manager, SLBC, C.G
39	Shri. Rajan Sah	Manager, SLBC, C.G
Chhattisgarh Rajya Grameen Bank (CRGB)		
40	Shri. Vijay Vasant Raikwad	General Manager, CRGB, Raipur
41	Shri Hemant Sirmour	HOD, Planning

	Member Banks	
42	Shri Diwakar Prasad Singh	General Manager, Bank of Baroda
43	Shri Bharat Kumar Chavda	Deputy General Manager, Bank of Baroda
44	Shri B R Ramkrishna Naik	Zonal Head, Central Bank of India
45	Shri Rajesh Sharan	Zonal Head, Indian Bank
46	Smt. Gayatri Kampa	Deputy General Manager, Bank of India
47	Smt. Lucky Nayak	Deputy General Manager, UCO Bank
48	Shri Virender kumar Sharma	Deputy General Manager, Punjab National Bank
49	Shri P. Arun Kumar Rao	Deputy General Manager, Punjab National Bank
50	Shri Anuj Kumar Singh	Deputy General Manager, Union Bank of India
51	Shri Jamidar Sahu	Deputy General Manager, IDBI Bank Ltd.
52	Shri Gouri Shankar Nayak	Deputy General Manager, Indian Overseas Bank
53	Shri. Sanat Kumar Maharana	Deputy Zonal Head, Bank of Maharashtra
54	Shri Manish Kumar	Chief Manager, Punjab & Sindh Bank
55	Shri Ashok Kumar	Chief Manager, Indian Overseas Bank
56	Shri Devanshu Jaiswal	Chief Manager, Central Bank of India
57	Shri Abhilash Kumar Behera	Senior Manager, Canara Bank
58	Shri Arvind Verma	Senior Manager, Bank of Baroda
59	Shri Bheem Rao Ballepu	Senior Manager, Bank of India
60	Mrs. Sushila Surin	Senior Manager, Bank of Maharashtra
61	Shri Mukul Kumar	Senior Manager, Indian Bank
62	Shri Mayank Tiwary	Senior Manager, UCO Bank
53	Shri Narendra Choubey	Senior Manager, Union Bank of India
64	Shri Rajesh Kumar Agrawal	Divisional Manager, Canara Bank
65	Shri Manoj Gupta	Vice President, HDFC Bank Ltd.
66	Shri. Satya Mishra	Senior Assistant Vice President, ICICI Bank
67	Shri. PriyadattaPanigrahi	Senior Vice President & Circle Head, YES Bank
68	Shri Devendra Sahu	Vice President, AXIS Bank

69	Mrs. Puja Jha	Manager, ESAF SFB
70	Shri Abhishek Tiwary	Manager, APEX Bank
71	Shri Bijaya Nand Sahu	Manager, Karur Vysya Bank
72	Shri Sunil Kumar Bera	Manager, DBS Bank India Ltd.
73	Shri Bhawani Shankar Satpathy	Cluster Head, DCB Bank
74	Shri Avinash Singh	Cluster Head, FINO PAYMENT BANK
75	Shri Sanjay Thakre	Cluster Head, Bandhan Bank
76	Shri Shourabh Singh	Senior Manager, Suryodaya Small Finance Bank
77	Shri Raghab Thakur	Sr. RSM, Equitas Small Finance Bank
78	Shri Geetesh Dewangan	AVP, AU Small Finance Bank
79	Shri Sudipta Chhatterjee	Area Head, Ujjivan Small Finance Bank
80	Shri Sushant Tule	SM & BH, Federal Bank
81	Shri Bhavesh Yadav	BM, Kotak Mahindra Bank
82	Shri Ashish Chhariya	BM, Jana Small Finance Bank
83	Shri Bhabani Shankar Satpathy	BM, DCB Bank
84	Shri Pralay Shanker Sharma	BM, IDFC First Bank
85	Shri Ravi Kumar Singh	Indian Post Payments Bank
86	Shri Subhan Sundaray	IndusInd Bank
	National Housing Bank	
87	Shri. Sachin Sharma	Regional Manager, National Housing Bank
	RSETI	
88	Shri. Ashok Kumar Singh	Regional Director, RSETI
89	Lead District Managers - 25 District	